

WHAT IS CLAIMED IS:

1. In a bill presentment and payment environment with a scheduled time to communicate billing information with a set of billers, a bill presentment and payment method comprising:

receiving customer registration information, including information sufficient to identify the customer;

providing the customer identification information to one of the billers as part of a first request indicating enrollment in the bill presentment and payment system; and

permitting access by the customer to billing information from the one of the billers at an unscheduled time.

2. The method of claim 1, wherein permitting access by the customer to billing information comprises:

transmitting a second request to the one of the billers to access billing information; and

receiving the billing information from the one of the billers.

3. The method of claim 1, wherein the first request is independent of the biller.

4. The method of claim 1, wherein the billing information includes at least one of a customer profile or billing data associated with the customer.

5. The method of claim 1, wherein the customer identification information includes one or more of name, address, phone number, e-mail address, social security number, date of birth, or account number.

6. In a bill presentment and payment environment with a scheduled time to communicate billing information with a requesting Internet bill presentment and payment (IBPP) system, a method for providing billing information comprising:

receiving, from a requesting IBPP system, a request for information associated with a customer;

retrieving the requested information; and

forwarding the retrieved information to the requesting IBPP system at an unscheduled time.

7. The method of claim 6, wherein the step of forwarding the retrieved information comprises the steps of:

transforming the retrieved information to a format accepted by the requesting IBPP system; and

forwarding the transformed information to the requesting IBPP system.

8. A system for permitting real-time access by a customer to billing information in an Internet bill presentment and payment environment, the system comprising:

a consolidator module; and

a biller module, connected to the consolidator module,

wherein the biller module includes

biller-independent submodules for communicating with the consolidator module;

biller-dependent modules for retrieving information from data stored by the biller; and

an interface enabling the biller-independent submodules to interact with the biller-dependent submodules.

9. The system of claim 8 wherein the consolidator module includes:

a bill presentment and payment module; and

a client object, connected to the bill presentment and payment module.

10. The system of claim 9, wherein the bill presentment and payment module provides an interface for accepting registration and requests from the customer.

11. The system of claim 8, wherein the biller module includes:

a server object, which receives a request from the consolidator module;

a request handler, connected to the server object; and

an implementation object which receives the request from the request handler.

12. The system of claim 8, wherein the biller-independent sub-modules include:

a server object, which receives a request from the consolidator module;
a request handler, connected to the server object; and
an implementation object which receives the request from the request handler.

13. The system of claim 12, wherein the implementation object is configured to implement the interface, based on information included in the request.

14. A computer-readable medium including instructions for performing a method in a bill presentment and payment environment with a scheduled time to communicate billing information with a set of billers, when executed by a processor, the bill presentment and payment method comprising:

receiving customer registration information, including information sufficient to identify the customer;

providing the customer identification information to one of the billers as part of a first request indicating enrollment in the bill presentment and payment system; and

permitting access by the customer to billing information from the one of the billers at an unscheduled time.

15. The computer-readable medium of claim 14, wherein the step of permitting access by the customer to billing information comprises:

transmitting a second request to the one of the billers to access billing information; and

receiving the billing information from the one of the billers.

16. The computer-readable medium of claim 14, wherein the first request is independent of the biller.

17. The computer-readable medium of claim 14, wherein the billing information includes at least one of a customer profile or billing data associated with the customer.

18. The computer-readable medium of claim 14, wherein the customer identification information includes one or more of name, address, phone number, e-mail address, social security number, date of birth, or account number.

19. A computer-readable medium including instructions for performing a method, when executed by a processor, in a bill presentment and payment environment with a scheduled time to communicate billing information with a requesting IBPP system, for providing billing information, the method comprising comprising:

receiving, from the requesting IBPP system, a request for information associated with a customer;

retrieving the requested information; and

forwarding the retrieved information to the requesting IBPP system at an unscheduled time.

20. The computer-readable medium of claim 19, wherein the step of forwarding the retrieved information comprises the steps of:

transforming the retrieved information to a format accepted by the requesting IBPP system; and

forwarding the transformed information to the requesting IBPP system.

21. In a bill presentment and payment environment, a method of requesting information from a biller comprising:

receiving customer registration information, including information sufficient to identify the customer; and

providing the customer identification information to the biller as part of a request indicating enrollment in the bill presentment and payment system,

wherein the request is provided to the biller in accordance with a bill data exchange protocol.

22. In a bill presentment and payment environment, a method of providing billing data to a requesting IBPP system, the method comprising:

receiving, from the requesting IBPP system, a request;

retrieving the billing data based on the request; and

providing the retrieved data to the requesting IBPP system,

wherein the retrieved data is provided to the requesting IBPP system in accordance with a bill data exchange protocol.

23. In a bill presentment and payment environment with a set of billers, a real-time bill presentment and payment method comprising:

receiving customer registration information, including information sufficient to identify the customer;

providing the customer identification information to one of the billers as part of a request indicating enrollment in the bill presentment and payment system; and

permitting real-time access by the customer to billing information from the one of the billers.

24. The method of claim 23, wherein permitting access by the customer to billing information comprises:

transmitting a request to the one of the billers to access billing information; and

receiving the billing information from the one of the billers.

25. The method of claim 23, wherein the request is independent of the biller.

26. The method of claim 23, wherein the billing information includes at least one of a customer profile or billing data associated with the customer.

27. The method of claim 23, wherein the customer identification information includes one or more of name, address, phone number, e-mail address, social security number, date of birth, or account number.

28. In a bill presentment and payment environment, a method for providing billing information to a requesting IBPP system in real-time, the method comprising:

receiving, from the requesting IBPP system, a request for information associated with a customer;

retrieving the requested information; and

forwarding the retrieved information to the requesting IBPP system in real-time.

29. The method of claim 28, wherein the step of forwarding the retrieved information comprises the steps of:

transforming the retrieved information to a format accepted by the requesting IBPP system; and

forwarding the transformed information to the requesting IBPP system.